

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10734725
	Filing Date		2003-12-12
	First Named Inventor	Daniel T. Johnson	
	Art Unit	2443	
	Examiner Name	England, David E.	
	Attorney Docket Number	80769-359874	

U.S.PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1	7124059		2006-10-17	Wetzer et al.		
If you wish to add additional U.S. Patent citation information please click the Add button.							Add
U.S.PATENT APPLICATION PUBLICATIONS							Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1	20030069743		2003-04-10	Nordrum		
	2	20040249515		2004-12-09	Johnson et al.		
	3	20050154669		2005-07-14	Streetman		
	4	20060142961		2006-06-29	Johnson et al.		
	5	20060161450		2006-07-20	Carey et al.		

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /DE/

/David England/

02/14/2009

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10734725
Filing Date	2003-12-12
First Named Inventor	Daniel T. Johnson
Art Unit	2443
Examiner Name	England, David E.
Attorney Docket Number	80769-359874

6	20050109829		2005-05-26	Postma	
7	20050205658		2005-09-22	Baker et al.	
8	20060187026		2006-08-24	Kochis	
9	20070010914		2007-01-11	Johnson et al.	
10	20080255899		2008-10-16	McConnell et al.	
11	20080243687		2008-10-02	Johnson et al.	
12	20090188840		2009-01-15	McConnell et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button. [Add](#)

FOREIGN PATENT DOCUMENTS

[Remove](#)

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button. [Add](#)

NON-PATENT LITERATURE DOCUMENTS

[Remove](#)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /DE/

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10734725
Filing Date	2003-12-12
First Named Inventor	Daniel T. Johnson
Art Unit	2443
Examiner Name	England, David E.
Attorney Docket Number	80769-359874

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Office Action received in related case 09/883,779, dated January 27, 2005, 8 pp.	<input type="checkbox"/>
	2	Applicant Response to Office Action dated January 27, 2005, in related case 09/883,779, filed July 1, 2005, 31 pp.	<input type="checkbox"/>
	3	Office Action received in related case 09/883,779, dated September 26, 2005 7 pp.	<input type="checkbox"/>
	4	Applicant Response to Office Action dated September 26, 2005, for related case 09/883,779, filed December 27, 2005, 9pgs.	<input type="checkbox"/>
	5	Office Action received in related case 09/883,779, dated February 10, 2006, 14 pgs.	<input type="checkbox"/>
	6	Applicant Response to Office Action dated February 10, 2006, in related case 09/883,779, filed May 12, 2006, 16 pp.	<input type="checkbox"/>
	7	Office Action received in related case 09/883,779, dated July 17, 2006, 18 pp.	<input type="checkbox"/>
	8	Applicant Response to Office Action dated July 17, 2006, in related case 09/883,779, filed October 27, 2006, 11 pp.	<input type="checkbox"/>
	9	Office Action received in related case 09/883,779, dated December 14, 2006, 18 pp.	<input type="checkbox"/>
	10	Applicant Response to Office Action dated December 14, 2006, in related case 09/883,779, Filed April 16, 2007, 31 pp.	<input type="checkbox"/>

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /DE/

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10734725
Filing Date	2003-12-12
First Named Inventor	Daniel T. Johnson
Art Unit	2443
Examiner Name	England, David E.
Attorney Docket Number	80769-359874

11	Advisory Action received in related case, 09/883,779, dated May 25, 2007, 4 pp.	<input type="checkbox"/>
12	RCE filed in related case in response to May 25, 2007 Advisory Action, 09/883,779, filed May 30, 2007, 7pgs.	<input type="checkbox"/>
13	Office Action received in related case 09/883,779 dated July 5, 2007, 13 pgs.	<input type="checkbox"/>
14	Applicant Response to Office Action dated July 5, 2007, for related case, 09/883,779, filed January 4, 2008, 14 pgs.	<input type="checkbox"/>
15	Office Action received in related case, 09/883,779, dated April 23, 2008, 20 pgs.	<input type="checkbox"/>
16	Applicant Response to Office Action dated April 23, 2008, for related case, 09/883,779, filed August 27, 2008. 19 pgs.	<input type="checkbox"/>
17	Examiner Interview Summary, in related case, 09/883,779, dated August 29, 2008, 2 pgs.	<input type="checkbox"/>
18	Office Action received in related case, 11/431,147, dated May 9, 2008. 8 pgs.	<input type="checkbox"/>
19	Applicant Response to May 9, 2008, Office Action, in related case, 11/431,147, filed August 11, 2008, 62 pgs.	<input type="checkbox"/>
20	Office Action received in related case, 10/768,957, dated June 30, 2005. 5 pgs.	<input type="checkbox"/>
21	Applicant Response to June 30, 2005, Office Action, in related case, 10/768,957, filed October 27, 2005; recorded October 31, 2005, 11 pgs.	<input type="checkbox"/>

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /DE/

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10734725
Filing Date	2003-12-12
First Named Inventor	Daniel T. Johnson
Art Unit	2443
Examiner Name	England, David E.
Attorney Docket Number	80769-359874

22	Office Action received in related case, 11/357,330, dated November 17, 2006. 6 pgs.	<input type="checkbox"/>
23	Office Action received in related case, 11/423,860, dated June 18, 2007. 6 pgs.	<input type="checkbox"/>
24	Applicant Response to June 18, 2007, Office Action, for related case 11/423,860, filed November 21, 2007. 18 pgs.	<input type="checkbox"/>
25	Australian Application No. 20003296444, Examination Report dated June 24, 2008 Examiner Shu-Yen LEE. 3 pgs	<input type="checkbox"/>
26	International Search Report and Written Opinion, for related case, PCT/US07/68420, mail date September 29, 2008, 10 pgs.	<input type="checkbox"/>
27	European Office Action, in related case 04781780.4-2221 dated May 12, 2006, 2 pp.	<input type="checkbox"/>
28	European Office Action, in related case 04781780.4-2221, dated November 20, 2006, 2 pp.	<input type="checkbox"/>
29	Response to European Patent Office Action, for related case, 04781780.4-2221, dated May 25, 2007. 13 pgs.	<input type="checkbox"/>
30	Response to Written Opinion dated June 11, 2002, from PCT/US01/19491, mailed August 12, 2002, 12 pp.	<input type="checkbox"/>
31	International Search Report and Written Opinion, in related case, PCT/US04/03008, mailing date September 15, 2005. 9 pgs.	<input type="checkbox"/>
32	International Preliminary Report, in related case, PCT/US04/027165, mailing date March 2, 2006, 8 pgs.	<input type="checkbox"/>

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /DE/

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10734725
Filing Date	2003-12-12
First Named Inventor	Daniel T. Johnson
Art Unit	2443
Examiner Name	England, David E.
Attorney Docket Number	80769-359874

33	International Search Report and Written Opinion for related case PCT/US08/55938, mail date November 21, 2008, 10 pgs.	<input type="checkbox"/>
34	Morphy, "Life insurers, facing pressure from different directions, turn conservative," Insurance Finance & Investment, v7, n19, p11, October 28, 2002, Dialog file 636, Accession No. 05405189	<input type="checkbox"/>
35	Office Action received in related case 12/050,738, mailed December 30, 2008, 22 pp.	<input type="checkbox"/>
36	International Preliminary Report on Patentability for international application number PCT/US2007/068420, mailed November 20, 2008, 6 pp.	<input type="checkbox"/>
37	Written Opinion in related case, PCT/US01/19491, mailing date June 11, 2002. 4 pgs.	<input type="checkbox"/>
38	International Search Report, in related case, PCT/US01/19491, mailing date, November 23, 2001. 5 pgs.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/David England/	Date Considered	02/14/2009
--------------------	-----------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /DE/